

# **RICARDO LARA**

## **INSURANCE COMMISSIONER**

California Department of Insurance



**Doug Bystry**, President & CEO  
**Clearinghouse CDFI**

Mr. Bystry has been providing financial services to low-income communities for over 25 years. Mr. Bystry, in his professional career, has successfully raised and deployed over \$1 billion for low-income communities. Much of this capital was raised by Clearinghouse CDFI, which he founded in 1996, and is now one of the largest CDFI's in the nation. Clearinghouse CDFI was the first CDFI in the nation to be rated by Standard & Poor's and they received an "AA STABLE" rating.

Clearinghouse CDFI embraces the concept that "community lending can and should be profitable". This philosophy has helped attract over 50 bank and corporate investors providing both debt and equity. Clearinghouse CDFI was the first non-depository CDFI in the nation to borrow from any Federal Home Loan Bank. They currently have over \$310 million in total assets. They were the first CDFI's selected for the inaugural round of the CDFI Fund Bond Guaranty Program and the first to deploy \$100 million.

Mr. Bystry previously was a Housing Commissioner for the County of Orange and a City Council member for the City of La Habra, California. He serves on the COIN (California Organized Investment Network) Advisory Board whose goal is to increase insurance industry community investments throughout California. Mr. Bystry serves on several other non-profit boards primarily benefitting affordable housing and the disadvantaged populations. He is a UCLA graduate.



**Suzanne Anarde**, Chief Executive Officer  
**Rural Community Assistance Corporation (RCAC)**

Suzanne Anarde is Chief Executive Officer for Rural Community Assistance Corporation (RCAC), a nonprofit organization that provides training, technical and financial resources, and advocacy to support rural communities to achieve their goals and visions. Anarde has worked for more than 29 years as a community development professional dedicated to rural revitalization. She is a board member of the National Rural Housing Coalition Board of Directors and the U.S. Bank Community Advisory Committee. Anarde joins the COIN Advisory Board as a consumer advocacy group representative.

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**Ophir Bruck**, Relationship Manager

### **Principles for Responsible Investment (PRI)**

Ophir Bruck leads signatory relations and strategic initiatives in western North America for the United Nations-supported Principles for Responsible Investment (PRI), the world's leading proponent of responsible investment. The PRI supports a global network of more than 3,100 institutional investors and service providers representing \$103 trillion in assets under management with the incorporation of environmental, social, and governance (ESG) issues into investment and stewardship policy and practice. Prior to joining the PRI, Bruck was an investment analyst at the University of California Office of the Chief Investment Officer, where he led the development and implementation of a sustainable investment framework for the university system's endowment and pension assets. Bruck joins the COIN Advisory Board as a representative with experience seeking investments that provide environmental benefits.



**Stephanie Chan**, Chief Investment Officer

### **State Compensation Insurance Fund (SCIF)**

Stephanie Chan is Chief Investment Officer at the State Compensation Insurance Fund (SCIF) where she is responsible for managing SCIF's \$20 billion investment portfolio as well as the Treasury and Investment operations. In 2019, she received her credential as a Chartered Financial Analyst, the highest distinction in the investment management profession. Prior to working at SCIF, Chan had several years of public accounting and auditing experience working at the California Bureau of State Audits as Senior Auditor. Chan joins the COIN Advisory Board as an insurance investment executive.

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**Patricia GoPaul**, Senior Vice President  
**Low Income Investment Fund**

In her role as LIIF's General Counsel, Ms. GoPaul oversees the organization's legal matters, enterprise risk and compliance. Prior to LIIF, she was the General Counsel and Chief Compliance Officer at Impact Community Capital. Ms. GoPaul's experience in the community development and real estate sectors includes legal consulting roles at the Northern California Community Loan Fund (NCCLF), PMI and Wells Fargo Bank. She has also previously worked as a real estate finance attorney at prominent international law firms and held positions with the Lawyers Alliance for New York and the New York City Economic Development Corporation. Ms. GoPaul is currently a member of the California Organized Investment Network Advisory Board, NCCLF's Board of Directors, NCCLF's Loan Committee and State Farm Bank's CRA Advisory Council.



**Linda Hill**, Vice President II  
**Aegon Real Assets**

Linda Hill is Vice President II for Aegon Real Assets where she is responsible for originating, underwriting, and closing approximately \$400 million in annual tax credit equity investment. Hill is a member of the Executive Real Estate Committee at Aegon, which approves all real estate transactions including commercial mortgage loans, private equity, and energy investments. She is also a member of the Affordable Housing Investors Council (AHIC) and a member of the Affordable Housing Tax Credit Coalition. Hill joins the COIN Advisory Board as an insurance investment executive.

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**Ginger Hitzke**, President  
**Hitzke Development Corporation**

Ginger Hitzke is President of Hitzke Development Corporation. Hitzke has 23 years of experience in the field of economic development and specializes in affordable rental housing, including permanent supportive housing on infill, transit-oriented sites. She is Board President for Circulate San Diego, member of Inclusive Action for the City (formerly Leadership for Urban Renewal Network), and past member of the San Diego Housing Federation. Hitzke joins the COIN Advisory Board as an economic development practitioner.



**Jennifer McElyea**, Senior Managing Partner  
**Watt Investment Partners**

Jennifer McElyea is Senior Managing Partner at Watt Investment Partners, where she is responsible for over \$500 million of assets under management including the negotiation and execution of real estate investment opportunities in affordable housing and public-private partnerships. She serves as a member on the BizFed Institute Board of Directors and is Vice Chair of the Urban Land Institute Public Private Partnership Council. McElyea joins the COIN Advisory Board as an affordable housing practitioner.

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**Nick Roxborough**, Partner

**Roxborough, Pomerance, Nye & Adreani, LLP**

Mr. Roxborough is often described as a legal and professional difference maker. He is the Co-Managing Partner of Los Angeles based law firm of Roxborough, Pomerance, Nye & Adreani, LLP, primarily an Employers Rights law firm. Nick specializes in representing insured and self-insured employers as well as large stakeholders in complex workers' compensation issues. He has obtained numerous landmark trial and appellate decisions concerning the insurance industry. In 2011, Nick was named one of the top 50 most influential professionals in the Workers Compensation Industry. And, in 2013, Nick was voted one of the five most influential attorneys in the San Fernando Valley. Nick was recently named "Defense Lawyer of the Year" at the Comp Laude Annual Awards Ceremony. Nick has been appointed by various public officials to serve on various Panels and Boards.



**Heberto Sanchez**, President/Founder

**Latino Educational Fund**

Mr. Sanchez is the Founder and President of the Latino Educational Fund, a 501c3 nonprofit organization founded to help Latino students improve their lives. Besides being the Founder and President of the Latino Educational Fund, Mr. Sanchez was also the founder and CEO of the Latino Diabetes Association, a 501c3 nonprofit. Mr. Sanchez was appointed and served as a Commissioner on the Tri-City Valley Mental Health in 2006; Planning Commissioner for the City of Pomona in 2006; Board of Directors for the East Los Angeles Chamber of Commerce in 2005; Commissioner for the Community Life Commission for the City of Pomona in 2004-2005.

Mr. Sanchez was born in Los Angeles, California and studied at California State University, Northridge, where he earned a Bachelor of Science degree in Business Administration Marketing and a Master's degree in Public Administration. While graduating with his Master's degree he received the Heritage of Excellence Honors from California State University, Northridge.

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**Sabrina Sanders**, Director of Student Affairs Projects and Initiatives  
**California State University – Office of the Chancellor**

Ms. Sanders is the Director of Student Affairs Projects and Initiatives at California State University's Office of the Chancellor. Sabrina Sanders supports student affairs programs and system-wide initiatives at 23 campuses across the state. She is also a part-time professor at California State University, Long Beach where she teaches graduate students in Student Development and Higher Education. Sabrina was appointed by the California Senate Rules Committee.



**T.C. Wilson**, Chief Investment Officer  
**The Doctors Company**

Thomas Connell (T.C.) Wilson is Chief Investment Officer for The Doctors Company, the nation's largest physician-owned medical malpractice insurance company. Wilson directly oversees the company's \$5 billion investment portfolio and contributes to the strategic growth plan as it relates to investment review and assessment of new partnerships and opportunities. Under Wilson's leadership, the Doctors Company recently approved a 1% set aside for COIN-approved investment opportunities. Wilson joins the COIN Advisory Board as an insurance investment executive.